

**AMENDMENTS TO THE CLAIMS**

Please amend the claims as follows.

1. (Currently Amended) A system for performing electronic transaction comprises:

a merchant transaction terminal comprising:

a human interface module comprising a keypad, a display, a card reader, a first processing means and an internal bus for connecting the keypad, the display, the card reader and the first processing means,

a hosting means for connecting the human interface module through a telecommunication network with a gateway means for processing a transaction connectable to the human interface module through connection means, said hosting means comprising a scheduler means, a second processing means, a memory, a communication means, and a power supply, wherein the scheduler means is configured to control the human interface module and the communication means,

wherein the scheduler means is configured to process transactions between a single merchant and a plurality of customers,

wherein the gateway means is a virtual terminal server, and

wherein the hosting means is directly connected to the human interface module

~~a gateway means connectable to the hosting means through a telecommunication network,~~  
said gateway means being a virtual terminal server,

~~wherein the human interface module is located in a transaction terminal,~~

~~wherein the transaction terminal is used for transactions between a merchant and a plurality of customers while the customers are within the physical vicinity of the merchant.~~

2. (Previously Presented) The system of claim 1, wherein a transaction service provider host is connectable to the gateway means.
3. (Previously Presented) The system of claim 1, wherein the human interface module further comprises a printer.

4. (Previously Presented) The system of claim 1, wherein the gateway means comprises a security module for performing secure communication with the hosting means.
5. (Canceled)
6. (Previously Presented) The system of claim 2, wherein the human interface module further comprises a printer.
7. (Previously Presented) The system of claim 2, wherein the gateway means comprises a security module for performing secure communication with the hosting means.
8. (Previously Presented) The system of claim 3, wherein the gateway means comprises a security module for performing secure communication with the hosting means.
9. (Canceled)
10. (Canceled)
11. (Canceled)
12. (Canceled)

13. (Currently Amended) A merchant transaction terminal comprising:

a human interface module comprising a keypad, a display, a card reader, a first processing unit and an internal bus for connecting the keypad, the display, the card reader and the first processing unit,  
wherein the keypad is configured to receive input of an amount of a transaction, and  
wherein the card reader is configured to read a payment card to obtain payment card data from the payment card, and  
a subscriber identity module (SIM) card comprising a scheduler configured to process the transaction, wherein processing the transaction comprises:  
receiving the payment card data and the amount from the human interface module,  
and  
communicating the payment card data and the amount to a virtual terminal server,  
~~a host connectable to the human interface module through a connection unit, said host comprising a scheduler, a second processing unit and a memory, a communication unit, and a power supply,~~  
~~wherein the transaction terminal is used for transactions between a merchant and a plurality of customers while the customers are within the physical vicinity of the merchant~~

14. (Currently Amended) The merchant transaction terminal of claim 13, wherein the merchant transaction terminal is connected to the virtual terminal server ~~a gateway~~ through a telecommunication network, and wherein the virtual terminal server is connected to an information processing system of a bank.

## 15. (Canceled)

16. (Currently Amended) The merchant transaction terminal of claim 14, wherein the virtual terminal server ~~said gateway~~ is connected to a transaction service provider host.

17. (Currently Amended) The merchant transaction terminal of claim 14, wherein the virtual terminal server ~~said gateway~~ comprises a security module for performing secure communication with the scheduler ~~[[host]]~~.
18. (Currently Amended) The merchant transaction terminal of claim 13, wherein the human interface module further comprises a printer.
19. (New) The merchant transaction terminal of claim 13, wherein the SIM card is located in a mobile device, wherein the SIM card uses a processing unit and a communication unit on the mobile device to process the transaction.
20. (New) The merchant transaction terminal of claim 19, wherein the mobile device is directly connected to the human interface module.
21. (New) The system of claim 1, wherein the human interface module is configured to:  
receive an amount of the transaction;  
authenticate a payment card to process the transaction using the card reader and the first processing means;  
wherein the human interface module receives the amount and authenticates the transaction using the scheduler means.
22. (New) The system of claim 21, wherein the scheduler means is located in a subscriber identity module (SIM) card in the hosting means.
23. (New) The system of claim 22, wherein the hosting means comprises the SIM card and a mobile device of the merchant, and wherein the human interface module is a separate from the mobile device.
24. (New) The system of claim 1, further comprising:  
the gateway means for processing the transaction, wherein said gateway means is a virtual terminal server, and wherein said gateway means is connected to an information processing system of a bank.

25. (New) A method for processing a transaction comprising:
- receiving, by a scheduler from a human interface module, an amount of a transaction and card data for a transaction, wherein the scheduler is located in a subscriber identity module (SIM) card, and wherein the SIM card is located in a merchant's device;
  - sending, by the scheduler, the amount of the transaction and the card data to a gateway to process the transaction,
  - wherein the human interface module is a separate device from the merchant's device.
26. (New) The method of claim 25, wherein the merchant's device is a mobile phone.
27. (New) The method of claim 25, wherein the human interface module is directly connected to the merchant's device.